

<b>Information to identify the case:</b>					
Debtor 1	<b>James L. Sharknis</b>			Social Security number or ITIN	<b>xxx-xx-9059</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>11-22519-JAD</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James L. Sharknis

8/3/16

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James L. Sharknis  
 Debtor

Case No. 11-22519-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Aug 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2016.

db +James L. Sharknis, 119 Larchmont Drive, Lower Burrell, PA 15068-9729  
 cr EMC MORTGAGE, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203  
 13550845 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
 13543361 +Capital One, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 13042338 +City of Lower Burrell, Treasurer, 115 Schreiber Street, New Kensington, PA 15068-3229  
 13042339 +Goldbeck McCafferty & McKeever, Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541  
 13070926 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
 13042342 +Lower Burrell City, c/o Westmoreland County Tax Claim Bureau, 2 N Main Street, Suite 406, Greensburg, PA 15601-2417  
 13042343 +Municipal Authority of New Kensington, P. O. Box 577, New Kensington, PA 15068-0577  
 13588393 +The Bank of New York Mellon, etal, JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009  
 13061095 +Westmoreland County Tax Claim Bureau, 2 N Main St Ste 406, Greensburg PA 15601-2417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2016 01:50:43 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM Aug 04 2016 01:33:00 PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907  
 cr EDI: RECOVERYCORP.COM Aug 04 2016 01:33:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13042334 +EDI: GMACFS.COM Aug 04 2016 01:33:00 Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901  
 13069813 +EDI: GMACFS.COM Aug 04 2016 01:33:00 Ally Financial Inc. f/k/a GMAC Inc., PO Box 130424, Roseville, MN 55113-0004  
 13042335 +EDI: HFC.COM Aug 04 2016 01:34:00 Beneficial HFC, PO Box 4153-K, Carol Stream, IL 60197  
 13155613 +EDI: OPHSUBSID.COM Aug 04 2016 01:34:00 CANDICA LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
 13042336 EDI: RMSC.COM Aug 04 2016 01:34:00 Care Credit, c/o 6E Money Bank, P.O. Box 960061, Orlando, FL 32896-0061  
 13085515 EDI: CHASE.COM Aug 04 2016 01:34:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 13042337 +EDI: CHASE.COM Aug 04 2016 01:34:00 Chase Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
 13433869 EDI: RMSC.COM Aug 04 2016 01:34:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 13156620 EDI: RMSC.COM Aug 04 2016 01:34:00 GE Money Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 13057584 EDI: RESURGENT.COM Aug 04 2016 01:34:00 GE Money Bank, c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 13042340 +EDI: HFC.COM Aug 04 2016 01:34:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
 13042341 +EDI: TSYS2.COM Aug 04 2016 01:33:00 Juniper Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337  
 13294396 +E-mail/Text: bknotice@ncmlc.com Aug 04 2016 01:51:10 National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 13042344 +EDI: HFC.COM Aug 04 2016 01:34:00 Orchard Bank Mastercard, c/o HSBC Card Services, P. O. Box 80084, Salinas, CA 93912-0084  
 13164020 EDI: PRA.COM Aug 04 2016 01:33:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
 13618766 +EDI: PRA.COM Aug 04 2016 01:33:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 13042345 EDI: RMSC.COM Aug 04 2016 01:34:00 Paypal Credit Services/GEMB, PO Box 960080, Orlando, FL 32896-0080  
 13042346 E-mail/Text: blegal@phfa.org Aug 04 2016 01:50:59 Pennsylvania Housing Finance Agency, 211 North Fron Street, PO Box 15206, Harrisburg, PA 17105-5206  
 13433870 EDI: RECOVERYCORP.COM Aug 04 2016 01:33:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13042347 EDI: HFC.COM Aug 04 2016 01:34:00 Sears Solutions Mastercard, c/o HSBC Card Services, PO Box 379, Wood Dale, IL 60191-0379  
 13042333 E-mail/Text: bankruptcy@firstenergycorp.com Aug 04 2016 01:51:02 West Penn Power Co, P.O. Box 1392, Fairmont WV 26555-1392  
 13693011 EDI: ECAST.COM Aug 04 2016 01:34:00 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr THE BANK OF NEW YORK MELLON FORMERLY KNOWN AS THE

District/off: 0315-2

User: bsil  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Aug 03, 2016

cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741  
cr\* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor THE BANK OF NEW YORK MELLON FORMERLY KNOWN AS THE BANK  
OF NEW YORK et al... agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor James L. Sharknis julie.steidl@steidl-steinberg.com,  
npalashoff@steidl-steinberg.com;ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;aste  
idl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4